

The Honorable: JACK B. SCHMETTERER
Chapter 7
Location: Room 682
Hearing Date: 11/10/2011
Hearing Time: 10:30am

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	ROSS, JAMES R	§	Case No. 09-43091
		§	
Debtor(s)		§§	

NOTICE OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that KAREN R. GOODMAN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30am on 11/10/2011 in Courtroom 682, United States Courthouse Courthouse, 219 S. Dearborn Street Chicago, IL 60604. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 10/05/2011 By: /s/KAREN R. GOODMAN
Trustee

KAREN R. GOODMAN
Shefsky & Froelich Ltd.
111 East Wacker Drive, Suite 2800
Chicago, Illinois 60601
(312) 527-4000

KAREN R. GOODMAN
SHEFSKY & FROELICH, LTD
111 East Wacker Drive
SUITE 2800
CHICAGO, IL 60601
(312) 527-4000

The Honorable: JACK B. SCHMETTERER
Chapter 7
Location: Room 682
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Response Date:

Chapter 7 Trustee

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: ROSS, JAMES R

§ Case No. 09-43091

§

§

Debtor(s)

§

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 13,700.61
and approved disbursements of \$ 58.13
leaving a balance on hand of ¹ \$ 13,642.48

Balance on hand: \$ 13,642.48

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 13,642.48

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - KAREN R. GOODMAN	2,120.06	0.00	2,120.06
Trustee, Expenses - KAREN R. GOODMAN	29.24	0.00	29.24
Attorney for Trustee, Fees - SHEFSKY & FROELICH LTD	3,649.10	0.00	3,649.10
Accountant for Trustee, Fees - ALAN D. LASKO	1,246.30	0.00	1,246.30

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Accountant for Trustee, Expenses - ALAN D. LASKO	14.80	0.00	14.80
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Total to be paid for chapter 7 administration expenses: \$ 7,059.50
 Remaining balance: \$ 6,582.98

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
 Remaining balance: \$ 6,582.98

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 6,582.98

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 109,433.28 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 6.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Capital One Bank (USA), N.A.	10,122.65	0.00	608.94
2	Chase Bank USA, N.A.	16,402.02	0.00	986.68
3	Chase Bank USA, N.A.	6,090.81	0.00	366.39
4	Chase Bank USA, N.A.	16,225.78	0.00	976.06
5	Chase Bank USA, N.A.	4,356.14	0.00	262.04
6	Capital Recovery III LLC As Assignee of HSBC Bank	395.85	0.00	23.81
7	PYOD LLC its successors and assigns as	21,196.06	0.00	1,275.05

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	assignee of			
8	Fia Card Services, NA/Bank of America	34,643.97	0.00	2,084.01

Total to be paid for timely general unsecured claims: \$ 6,582.98

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/KAREN R. GOODMAN
Trustee

KAREN R. GOODMAN
111 East Wacker Drive
SUITE 2800
CHICAGO, IL 60601
(312) 527-4000

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 7
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 James R Ross
 Debtor

Case No. 09-43091-JBS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: mflowers
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Oct 06, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2011.

db
 14721497 +James R Ross, 364 Patricia Dr., Chicago Heights, IL 60411-1163
 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital 1 Bank, Attn: C/O TSYS Debt Management, Po Box 5155, Norcross, GA 30091)
 15208177 Capital One Bank (USA), N.A., by American Infosource Lp As Agent, PO Box 248839, Oklahoma City, OK 73124-8839
 14721498 +Central Mortgage Co, Attention: Bankruptcy Dept., 1100 Virginia Drive, Fort Washington, PA 19034-3204
 15211008 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 14721499 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 14721501 +First Usa Bank N A, 3565 Piedmont Rd Ne, Atlanta, GA 30305-8202
 14721502 +Fst Usa Bk B, 800 Brooksedge Blvd, Westerville, OH 43081-2822
 14721503 +Gdyr/cbusa, Po Box 20483, Kansas City, MO 64195-0483
 14721509 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
 (address filed with court: Hsbc Harlem Fur., Attn: Bankruptcy, Po Box 15522, Wilmington, DE 19850)
 14721511 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
 (address filed with court: Hsbc/casml, Po Box 15524, Wilmington, DE 19850)
 14721506 +Harris N.a., 111 W Monroe, Chicago, IL 60603-4095
 14721507 +Hsbc Bank, Attn: Bankruptcy, Po Box 5253, Carol Stream, IL 60197-5253
 14721508 +Hsbc Best Buy, Attn: Bankruptcy, Po Box 6985, Bridge Water, NJ 08807-0985
 14721512 +Macys/fdsb, Macy's Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 14721513 +Monterey Fin, 4095 Avenida De La Plata, Oceanside, CA 92056-5802
 14721515 +Rnb-fields3, Po Box 9475, Minneapolis, MN 55440-9475
 14721516 +Unvl/citi, Po Box 6241, Sioux Falls, SD 57117-6241

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

15212408 +E-mail/PDF: rmscedi@recoverycorp.com Oct 07 2011 03:42:19
 Capital Recovery III LLC As Assignee of HSBC Bank, Care of Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 14721500 +E-mail/Text: resurgentbknotifications@resurgent.com Oct 07 2011 01:33:13 Collection,
 Attn: Bankruptcy Department, Po Box 10587, Greenville, SC 29603-0587
 15463289 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 07 2011 03:40:54
 Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809, Oklahoma City, OK 73124-8809
 14721504 +E-mail/PDF: gecsed@recoverycorp.com Oct 07 2011 03:42:18 Gemb/disney,
 Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
 14721505 E-mail/PDF: gecsed@recoverycorp.com Oct 07 2011 03:42:18 Gemb/mens Wearhouse,
 Po Box 103104, Atlanta, GA 30328
 14721514 +E-mail/Text: bankrupt@nicor.com Oct 07 2011 01:33:16 Nicor Gas,
 Attention: Bankruptcy Department, 1844 Ferry Road, Naperville, IL 60563-9662
 15432281 +E-mail/Text: resurgentbknotifications@resurgent.com Oct 07 2011 01:33:13
 PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14721495 ##+Bank Of America, Po Box 17054, Wilmington, DE 19850-7054
 14721496 ##+Bk Of Amer, Po Box 17054, Wilmington, DE 19850-7054
 14721510 ##+HSBC NV, P.O Box 19360, Portland, OR 97280-0360

TOTALS: 0, * 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: mflowers
Form ID: pdf006

Page 2 of 2
Total Noticed: 25

Date Rcvd: Oct 06, 2011

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.